

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re the Application of

Editt Gonen-Friedman et al.

Serial No.: 10/759,318

Filed: January 16, 2004

For: **METHODS AND SYSTEMS FOR ONLINE  
SELF-SERVICE RECEIVABLES AND  
AUTOMATED ONLINE RECEIVABLES  
DISPUTE RESOLUTION**

Docket No.: ORCL5643DIV



) Examiner: Not Assigned  
)  
) Group Art Unit: Not Assigned  
)  
) Confirmation No.: Not Assigned  
)  
) Customer No.: 22430  
)

) **INFORMATION DISCLOSURE**  
) **STATEMENT**  
)

Commissioner for Patents  
P. O. Box 1450  
Alexandria, VA 22313-1450

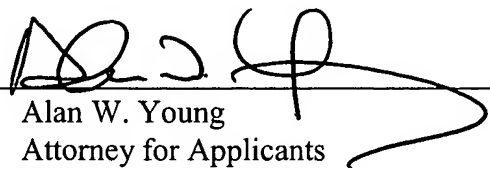
Dear Sir:

Applicants wish to bring to the attention of the Patent Office the references listed on the attached form PTO/SB/08b and request them to be considered by the Examiner. Each of the references cited on the attached is a U.S. Patent reference and, therefore, no copies are enclosed herewith.

This information disclosure statement is being filed under 37 C.F.R. §1.97(b)(3), therefore, no fee is due with this communication.

Respectfully submitted,

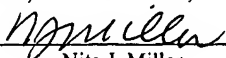
Date: April 10, 2004

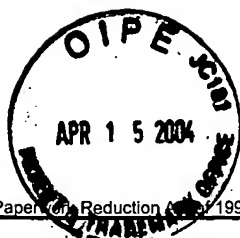
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PTO/SB/08A (08-03)

Approved for use through 07/31/2006. OMB 0651-0031

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**INFORMATION DISCLOSURE  
STATEMENT BY APPLICANT**

(Use as many sheets as necessary)

Sheet 1 of 1

**Complete if Known**

|                        |                      |
|------------------------|----------------------|
| Application Number     | 10/759,318           |
| Filing Date            | January 16, 2004     |
| First Named Inventor   | Editt Gonen-Friedman |
| Art Unit               | Not Assigned         |
| Examiner Name          | Not Assigned         |
| Attorney Docket Number | ORCL5643DIV          |

**U. S. PATENT DOCUMENTS**

| Examiner<br>Initials* | Cite<br>No. <sup>1</sup> | Document Number                          | Publication Date<br>MM-DD-YYYY | Name of Patentee or<br>Applicant of Cited Document | Pages, Columns, Lines, Where<br>Relevant Passages or Relevant<br>Figures Appear |
|-----------------------|--------------------------|--|--------------------------------|--|---|
|                       |                          | Number-Kind Code <sup>2</sup> (if known) |                                |  |   |
|                       | 1                        | US- 5,121,945 A                          | 06-1992                        | Thomson et al.                                     |   |
|                       | 2                        | US- 5,802,499                            | 9-1998                         | Sampson et al.                                     |   |
|                       | 3                        | US- 5,991,733 A                          | 11-1999                        | Aleia et al.                                       |   |
|                       | 4                        | US- 5,995,948 A                          | 11-1999                        | Whitford et al.                                    |   |
|                       | 5                        | US- 2001/0012346                         | 08-2001                        | Terry, Alex  |   |
|                       | 6                        | US- 2002/0007343                         | 01-2002                        | Oyama et al.                                       |   |
|                       | 7                        | US- 6,385,595 B1                         | 05-2002                        | Kolling et al.                                     |   |
|                       | 8                        | US- 2002/0065723                         | 05-2002                        | Anderson et al.                                    |   |
|                       | 9                        | US- 2002/0138389                         | 09-2002                        | Martone et al.                                     |   |
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|                       |                          | US-                                      |                                |  |   |
|                       |                          | US-                                      |                                |  |   |
|                       |                          | US-                                      |                                |  |   |
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**FOREIGN PATENT DOCUMENTS**

| Examiner<br>Initials* | Cite<br>No. <sup>1</sup> | Foreign Patent Document   | Publication<br>Date<br>MM-DD-YYYY | Name of Patentee or<br>Applicant of Cited Document | Pages, Columns, Lines,<br>Where Relevant Passages<br>Or Relevant Figures Appear | T <sup>6</sup> |
|-----------------------|--------------------------|---|-----------------------------------|--|---|----------------|
|                       |                          | Country Code <sup>3</sup> -Number <sup>4</sup> -Kind Code <sup>5</sup> (if known) |                                   |  |   |                |
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\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. <sup>1</sup> Applicant's unique citation designation number (optional). <sup>2</sup> See Kinds Codes of USPTO Patent Documents at [www.uspto.gov](http://www.uspto.gov) or MPEP 901.04. <sup>3</sup> Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). <sup>4</sup> For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. <sup>5</sup> Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. <sup>6</sup> Applicant is to place a check mark here if English language Translation is attached.

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